

## Issue 29: INSIDER'S EDGE: Coming to America—Pregnant Women

Happy Friday, Insiders! I'm not sure about you, but your happy hostess, Marge, is looking forward to the long weekend. Since you've probably had a busy week, today's edition will be short and simple!

A few readers had questions about the coverage group for pregnant non-qualified aliens. Let's put the puzzle pieces together to arrive at an answer!



### Puzzle Piece 1: MAGI

As you hopefully know by now, the ACA simplifies the way we determine eligibility for Medicaid and other insurance affordability programs for certain people using a methodology called MAGI (that's "modified gross adjusted income"), which determines how income and household size are calculated.

MAGI-eligible groups fall into one of four categories:

- Children
- **Pregnant women**
- Parents and caretaker relatives
- Nondisabled childless adults under 65

### Puzzle Piece 2: Coverage Groups for Non-Qualified Aliens (i.e., Undocumented or Ineligible Aliens)

- X02: Non-MAGI undocumented or ineligible aliens will continue to be determined on CARES. These individuals will be in coverage group X02.
- X03: Undocumented or ineligible aliens in MAGI will be determined as X03 beginning January 1, 2014

### Putting the Pieces Together!



*I promise it's less complicated than assembling furniture from IKEA.*

In *Issue 25: Coming to America, Part Two*, we looked at an example about Mikela. Let me refresh your memory about Mikela's situation:

- Mikela is an undocumented alien who has no health insurance. She goes online and applies for coverage using Maryland Health Connection. Mikela reports that she makes \$5,000 a year (less than 50% FPL). If Mikela were pregnant, she would be eligible for limited Medicaid coverage that would pay for her labor and delivery charge in addition to any emergency services.

So in which coverage group would Mikela be placed to cover her labor and delivery charge and any emergency services?

**Mikela is pregnant and pregnant women are one of the four MAGI-eligible groups. Because Mikela is undocumented, she is considered a non-qualified alien. Therefore, Mikela would be covered under X03.**

